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APR 02 2019

Amendment I
FY2020 Government of Guam Group Health Insurance Program
Request for Proposal DOA/HRD-RFP-GHI-20-001
(RFP)

This is in reference to the Government of Guam's Request for Proposal DOA/HRD-RFP-GHI-20-001 issued on April 1, 2019 for the Government of Guam Group Health Insurance Program.

This is to replace the following items of the aforementioned RFP:

1. **Excel file, Exhibit E-FY20-premium-and-retention-quotation, tab PGs, FY20 Performance Guarantees.**
 - a. Replace Exhibit E, Tab PGs with the attached dated 4.1.19. All other tabs in the aforementioned Exhibit remains unchanged. Note: The attached tab has been replaced in the DOA HR website as of 4.1.19, 10:17 a.m.
2. **Exhibit K, Government of Guam Mandatory Contract Requirements FY2020 Group Insurance Program, Page 36 of the FY 2020 Health Insurance Program Request for Proposal (RFP) pdf file.**
 - a. Replace Exhibit K in its entirety with the attached Exhibit K dated 4.2.19.

All other portions of the RFP remain unchanged.

Edward M. Birn, Director
Department of Administration

EXHIBIT K as of 4.2.19

**GOVERNMENT OF GUAM
MANDATORY CONTRACT REQUIREMENTS
FY 2020 GROUP HEALTH INSURANCE PROGRAM**

Government of Guam Group Health Insurance Contract Requirements

**Offerors must comply with the Government of Guam Group Health Insurance Contract requirements which include PPACA. A summary of PPACA benefits and uniform glossary of terms is included on the following website:
<http://www.ccilo.cms.gov/resources/other/index.html#sbcug>**

It is the intent of this contract to provide all of the benefits, rights and responsibilities afforded as a result of the Patient Protection and Affordable Care Act (Public Law 111-148), and the regulations promulgated under the authority of this Act.

Participating Contract

A fully participating contract will be implemented effective 10/1/2019 that allows for an annual accounting settlement – no later than 4/1/2021 – which will produce either a positive or negative balance after accounting for Incurred claims and guaranteed retention. This surplus will be returned to GovGuam either toward reducing any needed rate increase or in cash. If the result is a deficit, the amount of the deficit will be added to any needed rate increase for FY 2021 provided the incumbent vendor continues to be the insurance provider.

Guaranteed Renewability of Health Insurance Coverage

In the event that the government of Guam invokes the protection afforded by the Health Insurance Portability and Accountability Act of 1996, as amended, found at Section 2712 of the Public Health Services Act, and its regulations, for the guaranteed renewability of health insurance coverage the parties agree that coverage would be continued until a new contract is in place with the first ninety (90) days of coverage guaranteed at the same rate and plan designs.

Important Requirement of any Certificate of Insurance or Group Health Insurance Agreement:

The process to resolve disputes between the insurance carrier and the covered person (the subscriber and eligible dependents) related to denial of coverage by the insurance provider, to include rescissions, eligibility, pre-exclusion, medical necessity denial, and post-service reimbursement, must be consistent with the Patient Protection and Affordable Care Act and applicable regulations to include 45 CFR 147.136 and 29 CFR 2560.503. Requirements or provisions for an arbitration process to resolve disputes related to denial of coverage by the insurance carrier, to include rescissions, eligibility, pre-exclusion, medical necessity denial, and post-service reimbursement are not acceptable and will not be agreed to.

Excel file, Exhibit E-FY20-premium-and-retention-quotation, tab PGs, FY20 Performance Guarantees, updated 4.1.19

FY20 Performance Guarantees 4.1.19

Fees At Risk			Metric	FY20 Guam	Measurement
	EXCLUSIVE: Flat Dollar Amount at Risk	NON- EXCLUSIVE: Percentage of Total Annual Premium at Risk			
Claim Adjudication / Administration					
1.b	\$ 50,000	0.05%	Clean Claim Timeliness - 45 Calendar Days	99% in 45 days	Independent Auditor approved by GovGuam Results will be shared with carriers
1.c	\$ 100,000	0.10%	Claims Financial Accuracy	≥ 98%	
1.d	\$ 100,000	0.10%	Claims Payment Accuracy	≥ 98%	
Total	\$ 250,000	0.25%			
Member Service					
2.a	\$ 50,000	0.05%	Average Speed to Answer	100% of calls within 30 seconds	Carrier Reporting Carrier to report quarterly on metrics
2.b	\$ 50,000	0.05%	Ongoing ID Cards Issuance	99% will be mailed within 15 business days	
2.c	\$ 50,000	0.05%	Member Satisfaction	≥ 85% based on Unit Level	
2.d	\$ 50,000	0.05%	Call Abandonment Rate	≤ 2%	
2.e	\$ 50,000	0.05%	First Call Resolution	≥ 90%	
2.f	\$ 50,000	0.05%	Processing of Ongoing Eligibility Information	100% within 3 business days	
2.g	\$ 50,000	0.05%	Participant Email Response Performance	90% of emails will be responded within 3 days	
Total	\$ 350,000	0.35%			
Account Management / Client Service Satisfaction					
3.a	\$ 100,000	0.10%	Account Management Reporting	< 15 business days	Account management Reporting & Issue Resolution subject to \$10K/issue penalty capped at amounts. Client Satisfaction based on survey of GovGuam
3.b	\$ 100,000	0.10%	Account Management Issues Resolution	< 1 business days	
3.c	\$ 200,000	0.20%	Client Satisfaction	Score of 9 or 10 out of 10 for the contract year based upon satisfaction survey	
Total	\$ 400,000	0.40%			
Total	\$ 1,000,000	1.00%			